

1. (Amended) A data processing system for managing the origination of a mortgage loan by a loan originator in coordination with a loan broker for a loan customer, comprising:

- (a) computer processor means for processing data;
 - (b) storage means for storing data on a storage medium, wherein the storage means contains pre-stored data regarding the loan customer previously gathered and stored by the loan originator;
 - (c) means for initializing the storage medium;
 - (d) means for processing data regarding the loan customer already possessed by the loan originator;
 - (e) means for collecting data regarding the loan customer not previously possessed by the loan originator input through screen displays;
 - (e) means for adding the pre-stored data to the display screens;
 - (f) means for processing data regarding the already possessed and not previously possessed data and for generating a loan application for the loan customer;
 - (g) means for processing data regarding the mortgage loan and the data regarding the loan customer and for generating disclosure documents; and
 - (h) means for transferring the loan application to the loan broker;
- wherein the loan originator provides services necessary for the origination of the mortgage loan and not duplicative of services provided by the loan broker; and
wherein the loan originator is not the loan broker.

2. (Amended) The data processing system recited in claim 1, further comprising:
means for transferring data from remote computer systems to the storage means;
and
means for incorporating the transferred data into the loan application.

3. (Amended) The data processing system recited in claim 1, further comprising:
means for transferring the loan application from the loan broker to a lender.

Please cancel claims 4 and 5 without prejudice.

Please add the following new claims:

6. A data processing system for managing the origination of a mortgage loan for a loan customer, comprising:

a loan originator computer, comprising:

computer processor means for processing data;

storage means for storing data on a storage medium, wherein the storage mean contains pre-stored data regarding the loan customer previously gathered and stored by the loan originator;

means for collecting data regarding the loan customer not previously possessed by the loan originator input through screen displays;

means for adding the pre-stored data to the display screens;

means for processing data regarding the already possessed and not previously possessed data and for generating a loan application for the loan customer; and

means for processing data regarding the mortgage loan and the data regarding the loan customer and for generating disclosure documents; and

a loan broker computer, comprising:

means for processing the loan application data collected and processed by the loan originator computer; and

means for adding missing customer data and loan data to the loan application; and

means for transferring the loan application data from the loan originator computer to the loan broker computer;

wherein the loan originator provides services necessary for the origination of the mortgage loan and not duplicative of services provided by the loan broker.

7. The data processing system recited in claim 6, further comprising:

means for transferring credit data from a remote computer system to the loan originator computer for inclusion in the loan application.

8. The data processing system recited in claim 7, further comprising:
means for transferring the loan application from the loan broker computer to a lender computer system.
9. A method for generating a loan application by a loan originator and a loan broker for a loan customer applying for a loan from a lender, comprising the steps of:
collecting, by the loan originator, pre-stored customer data regarding the loan customer stored on an electronic storage device at the loan originator;
collecting, by the loan originator, new customer data different from the pre-stored customer data;
combining, by the loan originator, the pre-stored customer data, the new customer data, and loan information into a loan application;
generating, by the loan originator, loan disclosure documents for the loan customer;
transferring the loan application to the loan broker;
adding missing customer data and missing loan data to the loan application to complete the loan application, wherein the missing customer data and the missing loan data is non-duplicative of the pre-stored customer data, the new customer data, and the loan information collected by the loan originator.
10. The method recited in claim 9, further comprising the step of:
transferring the completed loan application to the lender.
11. The method recited in claim 9, further comprising the step of:
obtaining credit bureau data regarding the loan customer from a remote credit bureau computer system; and
adding the credit bureau data to the loan application.